

Fill in this information to identify your case:		
Debtor 1	April B. Zipperer	
	First Name	Middle Name
Debtor 2	Last Name	
(Spouse, if filing)	First Name	Middle Name
Case number (If known)	Last Name	
22-40752-EJC		

Check if this is an amended plan.

### Chapter 13 Plan and Motion

[Pursuant to Fed. R. Bankr. P. 3015.1, the Southern District of Georgia General Order 2017-3 adopts this form in lieu of the Official Form 113].

1. Notices. Debtor(s) must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as not being contained in the plan or if neither or both boxes are checked, the provision will be ineffective if set out in the plan.

(a) This plan:  contains nonstandard provisions. See paragraph 15 below.  
 does not contain nonstandard provisions.

(b) This plan:  values the claim(s) that secures collateral. See paragraph 4(f) below.  
 does not value claim(s) that secures collateral.

(c) This plan:  seeks to avoid a lien or security interest. See paragraph 8 below.  
 does not seek to avoid a lien or security interest.

2. Plan Payments.

(a) The Debtor(s) shall pay to the Chapter 13 Trustee (the "Trustee") the sum of \$200.00 for the applicable commitment period of:  
 60 months; or  
 a minimum of 36 months. See 11 U.S.C. § 1325(b)(4).

(If applicable include the following: These plan payments will change to \$ 595.00 monthly on November 11, 2024.)

(b) The payments under paragraph 2(a) shall be paid:

Pursuant to a Notice to Commence Wage Withholding, the Debtor(s) request(s) that the Trustee serve such Notice(s) upon the Debtor(s)' employer(s) as soon as practicable after the filing of this plan. Such Notice(s) shall direct the Debtor(s)' employer(s) to withhold and remit to the Trustee a dollar amount that corresponds to the following percentages of the monthly plan payment:

Debtor 1 \_\_\_\_%  Debtor 2 \_\_\_\_%

Direct to the Trustee for the following reason(s):

The Debtor(s) receive(s) income solely from self-employment, Social Security, government assistance, or retirement.

The Debtor(s) assert(s) that wage withholding is not feasible for the following reason(s):  
DUE TO SMALL BUSINESS

(c) Additional Payments of \$0.00 (estimated amount) will be made on \_\_\_\_\_ (anticipated date) from (source, including income tax refunds).

3. Long-Term Debt Payments.

(a) Maintenance of Current Installment Payments. The Debtor(s) will make monthly payments in the manner specified as follows on the following long-term debts pursuant to 11 U.S.C. § 1322(b)(5). These postpetition payments will be disbursed by either the Trustee or directly by the Debtor(s), as specified below. Postpetition payments are to be applied to postpetition amounts owed for principal, interest, authorized postpetition late charges and escrow, if applicable. Conduit payments that are to be made by the Trustee which

Debtor

April B. Zipperer

Case number

become due after the filing of the petition but before the month of the first payment designated here will be added to the prepetition arrearage claim.

CREDITOR	COLLATERAL	PRINCIPAL RESIDENCE (Y/N)	PAYMENTS TO MADE BY TRUSTEE OR DEBTOR(S))	MONTH OF FIRST POST PETITION PAYMENT TO CREDITOR	INITIAL MONTHLY PAYMENT
Georgia Heritage	2019 GMC YUKON SLT				
Fed CU	75,000 miles	No	Debtor	NOVEMBER 2022	\$913.00
Stockton	190 OAKVIEW RD				
Mortgage	Rincon, GA 31326	Yes	Debtor	NOVEMBER 2022	\$1,491.00

(b) **Cure of Arrearage on Long-Term Debt.** Pursuant to 11 U.S.C. § 1322(b)(5), prepetition arrearage claims will be paid in full through disbursements by the Trustee, with interest (if any) at the rate stated below. Prepetition arrearage payments are to be applied to prepetition amounts owed as evidenced by the allowed claim.

CREDITOR	DESCRIPTION OF COLLATERAL	PRINCIPAL RESIDENCE (Y/N)	ESTIMATED AMOUNT OF ARREARAGE	INTEREST RATE ON ARREARAGE (if applicable)
<b>-NONE-</b>				

**4. Treatment of Claims.** From the payments received, the Trustee shall make disbursements as follows unless designated otherwise:

- (a) **Trustee's Fees.** The Trustee percentage fee as set by the United States Trustee.
- (b) **Attorney's Fees.** Attorney's fees allowed pursuant to 11 U.S.C. § 507(a)(2) of \$4,500.00.
- (c) **Priority Claims.** Other 11 U.S.C. § 507 claims, unless provided for otherwise in the plan will be paid in full over the life of the plan as funds become available in the order specified by law.
- (d) **Fully Secured Allowed Claims.** All allowed claims that are fully secured shall be paid through the plan as set forth below.

CREDITOR	DESCRIPTION OF COLLATERAL	ESTIMATED CLAIM	INTEREST RATE	MONTHLY PAYMENT
<b>-NONE-</b>				

- (e) **Secured Claims Excluded from 11 U.S.C. § 506** (those claims subject to the hanging paragraph of 11 U.S.C. § 1325(a)). The claims listed below were either: (1) incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the Debtor(s), or (2) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value. These claims will be paid in full under the plan with interest at the rate stated below:

CREDITOR	DESCRIPTION OF COLLATERAL	ESTIMATED CLAIM	INTEREST RATE	MONTHLY PAYMENT
<b>-NONE-</b>				

- (f) **Valuation of Secured Claims to Which 11 U.S.C. § 506 is Applicable.** The Debtor(s) move(s) to value the claims partially secured by collateral pursuant to 11 U.S.C. § 506 and provide payment in satisfaction of those claims as set forth below. The unsecured portion of any bifurcated claims set forth below will be paid pursuant to paragraph 4(h) below. The plan shall be served on all affected creditors in compliance with Fed. R. Bankr. P. 3012(b), and the Debtor(s) shall attach a certificate of service.

CREDITOR	DESCRIPTION OF COLLATERAL	VALUATION OF SECURED CLAIM	INTEREST RATE	MONTHLY PAYMENT
<b>-NONE-</b>				

- (g) **Special Treatment of Unsecured Claims.** The following unsecured allowed claims are classified to be paid at 100%

with interest at \_\_\_\_% per annum; or  without interest:  
None

- (h) **General Unsecured Claims.** Allowed general unsecured claims, including the unsecured portion of any bifurcated claims provided for in paragraph 4(f) or paragraph 9 of this plan, will be paid a 0.00% dividend or a pro rata share of \$100.00, whichever is greater.

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5. **Executory Contracts.**(a) Maintenance of Current Installment Payments or Rejection of Executory Contract(s) and/or Unexpired Lease(s).

CREDITOR	DESCRIPTION OF PROPERTY/SERVICES AND CONTRACT	ASSUMED/REJECTED	MONTHLY PAYMENT	DISBURSED BY TRUSTEE OR DEBTORS
-NONE-				

(b) Treatment of Arrearages. Prepetition arrearage claims will be paid in full through disbursements by the Trustee.

CREDITOR	ESTIMATED ARREARAGE
-NONE-	

6. **Adequate Protection Payments.** The Debtor(s) will make pre-confirmation lease and adequate protection payments pursuant to 11 U.S.C. § 1326(a)(1) on allowed claims of the following creditors:  Direct to the Creditor; or  To the Trustee

CREDITOR	ADEQUATE PROTECTION OR LEASE PAYMENT AMOUNT
-NONE-	

7. **Domestic Support Obligations.** The Debtor(s) will pay all postpetition domestic support obligations direct to the holder of such claim identified here. See 11 U.S.C. § 101(14A). The Trustee will provide the statutory notice of 11 U.S.C. § 1302(d) to the following claimant(s):

CLAIMANT	ADDRESS
-NONE-	

8. **Lien Avoidance.** Pursuant to 11 U.S.C. § 522(f), the Debtor(s) move(s) to avoid the lien(s) or security interest(s) of the following creditor(s), upon confirmation but subject to 11 U.S.C. § 349, with respect to the property described below. The plan shall be served on all affected creditor(s) in compliance with Fed. R. Bankr. P. 4003(d), and the Debtor(s) shall attach a certificate of service.

CREDITOR	LIEN IDENTIFICATION (if known)	PROPERTY
-NONE-		

9. **Surrender of Collateral.** The following collateral is surrendered to the creditor to satisfy the secured claim to the extent shown below upon confirmation of the plan. The Debtor(s) request(s) that upon confirmation of this plan the stay under 11 U.S.C. § 362(a) be terminated as to the collateral only and that the stay under 11 U.S.C. § 1301 be terminated in all respects. Any allowed deficiency balance resulting from a creditor's disposition of the collateral will be treated as an unsecured claim in paragraph 4(h) of this plan if the creditor amends its previously-filed, timely claim within 180 days from entry of the order confirming this plan or by such additional time as the creditor may be granted upon motion filed within that 180-day period.

CREDITOR	DESCRIPTION OF COLLATERAL	AMOUNT OF CLAIM SATISFIED
-NONE-		

10. **Retention of Liens.** Holders of allowed secured claims shall retain the liens securing said claims to the full extent provided by 11 U.S.C. § 1325(a)(5).11. **Amounts of Claims and Claim Objections.** The amount, and secured or unsecured status, of claims disclosed in this plan are based upon the best estimate and belief of the Debtor(s). An allowed proof of claim will supersede those estimated claims. In accordance with the Bankruptcy Code and Federal Rules of Bankruptcy Procedure objections to claims may be filed before or after confirmation.12. **Payment Increases.** The Debtor(s) will increase payments in the amount necessary to fund allowed claims as this plan proposes, after notice from the Trustee and a hearing if necessary, unless a plan modification is approved.13. **Federal Rule of Bankruptcy Procedure 3002.1.** The Trustee shall not pay any fees, expenses, or charges disclosed by a creditor pursuant to Fed. R. Bankr. P. 3002.1(c) unless the Debtor(s)' plan is modified after the filing of the notice to provide for payment of such fees, expenses, or charges.14. **Service of Plan.** Pursuant to Fed. R. Bankr. P. 3015(d) and General Order 2017-3, the Debtor(s) shall serve the Chapter 13 plan on the Trustee and all creditors when the plan is filed with the court, and file a certificate of service accordingly. If the Debtor(s) seek(s) to limit the amount of a secured claim based on valuation of collateral (paragraph 4(f) above), seek(s) to avoid a security interest or lien (paragraph 8 above), or seek(s) to initiate a contested matter, the Debtor(s) must serve the plan on the affected creditors pursuant to Fed. R. Bankr. P. 7004. See Fed. R. Bankr. P. 3012(b), 4003(d), and 9014.

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15. Nonstandard Provisions. Under Fed. R. Bankr. P. 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise in this local plan form or deviating from it. Nonstandard provisions set out elsewhere in this plan are void.

THE DEBTOR(S) AGREE TO INCREASE PLAN PAYMENT, IF NECESSARY, TO COMPLY WITH 11 U.S.C. 1325 AND 1328. ANY FEES, EXPENSES AND CHARGES ASSERTED UNDER FED. R. BANKR. P. 3002(c) ARE NOT TO BE FUNDED THROUGH THE CHAPTER 13 PLAN. DEBTOR(S) WILL PAY THESE POST-PETITION EXPENSES DIRECTLY TO THEIR MORTGAGE HOLDER/SERVICER UNLESS THE COURT HAS DISALLOWED THEM ON A MOTION FILED UNDER FED. R. BANKR. P. 3002(e).

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By signing below, I certify the foregoing plan contains no nonstandard provisions other than those set out in paragraph 15.

Dated: December 1, 2022

Is/ April B. Zipperer  
April B. Zipperer  
*Debtor 1*

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*Debtor 2*

Is/ BARBARA B. BRAZIEL  
BARBARA B. BRAZIEL  
*Attorney for the Debtor(s)*

United States Bankruptcy Court  
Southern District of Georgia

In re April B. Zipperer

Debtor(s)

Case No. 22-40752  
Chapter 13

CERTIFICATE OF SERVICE

I hereby certify that on December 1, 2022, a copy of Amended Chapter 13 Plan & Motion was served electronically or by regular United States mail to all interested parties, the Trustee and all creditors listed below.

O. BYRON MEREDITH III  
CHAPTER 13 TRUSTEE  
P.O. BOX 10556  
SAVANNAH, GA 31412

/s/ BARBARA B. BRAZIEL  
BARBARA B. BRAZIEL  
BARBARA B. BRAZIEL  
130 CANAL STREET  
#602  
Pooler, GA 31322  
912-351-9000 Fax: 912-692-0768  
ecf@brazielaw.com

Label Matrix for local noticing

113J-4

Case 22-40752-EJC

Southern District of Georgia

Savannah

Thu Dec 1 12:14:21 EST 2022

Barclays Bank/gap

P.o. Box 8803

Wilmington DE 19899-8803

Bank of America

Attn: Bankruptcy

4909 Savarese Circle

Tampa FL 33634-2413

Bank of America, N.A.

PO Box 673033

Dallas, TX 75267-3033

Citibank/Best Buy

Citicorp Credit Svrs/Centralized Bk dept

Po Box 790034

St Louis MO 63179-0034

Barbara B. Braziel

Barbara B. Braziel

130 Canal Street

#602

Pooler, GA 31322-4087

(p) JPMORGAN CHASE BANK N A

BANKRUPTCY MAIL INTAKE TEAM

700 KANSAS LANE FLOOR 01

MONROE LA 71203-4774

Discover Financial

Attn: Bankruptcy

Po Box 3025

New Albany OH 43054-3025

DERRICK N. ZIPPERER

190 OAKVIEW RD

Rincon GA 31326-3228

Discover Bank

Discover Products Inc

PO Box 3025

New Albany, OH 43054-3025

JPMorgan Chase Bank, N.A.

s/b/m/t Chase Bank USA, N.A.

c/o National Bankruptcy Services, LLC

P.O. Box 9013

Addison, Texas 75001-9013

Georgia Heritage Fed C

Po Box 1920

Savannah GA 31402-1920

Georgia Heritage Federal Credit Union

102 Park Ave

Pooler, GA 31322-2183

(p) MCCALLA RAYMER LEIBERT PIERCE LLC  
ATTN ATTN WENDY REISS  
1544 OLD ALABAMA ROAD  
ROSWELL GA 30076-2102

LVNV Funding, LLC

Resurgent Capital Services

PO Box 10587

Greenville, SC 29603-0587

O. Byron Meredith, III

P O Box 10556

Savannah, GA 31412-0756

Syncb/Care Credit  
Attn: Bankruptcy  
Po Box 965060  
Orlando FL 32896-5060Synchrony Bank  
c/o PRA Receivables Management, LLC  
PO Box 41021  
Norfolk, VA 23541-1021

STOCKTON MORTGAGE

ATTN: BANKRUPTCY DEPT

P.O. BOX 100077

Duluth GA 30096-9377

Synchrony Bank c/o PRA Receivables Management  
PO Box 41021  
Norfolk, VA 23541-1021Synchrony Bank/Lowes  
Attn: Bankruptcy  
Po Box 965060  
Orlando FL 32896-5060April B. Zipperer  
190 Oakview Rd  
Rincon, GA 31326-3228Chase Card Services  
Attn: Bankruptcy  
P.O. 15298  
Wilmington DE 19850Ciro A. Mestres  
McCalla Raymer Leibert Pierce, LLC  
1544 Old Alabama Rd  
Roswell, GA 30076

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u) Stockton Mortgage Corporation	End of Label Matrix
	Mailable recipients 23
	Bypassed recipients 1
	Total 24